

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Adam Koziel
Pamela Koziel
Debtor(s)

Case No. 15-39957

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/23/2015.
- 2) The plan was confirmed on 04/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/26/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,850.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,546.05
Less amount refunded to debtor	\$739.71

NET RECEIPTS: **\$6,806.34**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$330.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,830.00**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEREN ILLINOIS	Unsecured	1,254.00	1,427.28	1,427.28	0.00	0.00
BECKET & LEE LLP	Unsecured	491.00	491.37	491.37	0.00	0.00
CAVALRY SPV I LLC	Unsecured	742.00	742.20	742.20	0.00	0.00
CAVALRY SPV I LLC	Unsecured	759.00	759.48	759.48	0.00	0.00
COMMUNITY LENDERS	Secured	0.00	0.00	0.00	0.00	0.00
COMMUNITY LENDERS	Unsecured	1,172.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,537.00	2,537.44	2,537.44	0.00	0.00
DUFFYS	Secured	0.00	0.00	0.00	0.00	0.00
HEIGHTS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,286.04	1,286.04	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	0.00	0.00	0.00	0.00
OSFMG	Unsecured	47.00	67.16	67.16	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	897.34	897.34	0.00	0.00
CYPRESS FIN REC/CORY J ROONEY	Unsecured	1,078.00	NA	NA	0.00	0.00
LASALLE CO CIRC CLRK/HARRIS & F	Unsecured	571.00	NA	NA	0.00	0.00
PROG INS/CRED COLL SRVS	Unsecured	127.00	NA	NA	0.00	0.00
SUN LOAN COMPANY	Unsecured	524.00	NA	NA	0.00	0.00
ST ELIZABETH MED CTR	Unsecured	335.00	NA	NA	0.00	0.00
WEBBANK/MIDLAND FUNDING	Unsecured	733.00	NA	NA	0.00	0.00
24 ON PHYSICIANS	Unsecured	45.00	NA	NA	0.00	0.00
ARTURO THOMAS MD	Unsecured	23.00	NA	NA	0.00	0.00
CENTRAL ILL RADIOLOGICAL	Unsecured	24.00	NA	NA	0.00	0.00
DEKALB CLINIC	Unsecured	40.00	NA	NA	0.00	0.00
GRAND RIDGE FIRE DEPT	Unsecured	2,101.00	NA	NA	0.00	0.00
KISHHEATH PHYSICANS	Unsecured	80.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T/SOUTHWEST CREDIT	Unsecured	183.00	NA	NA	0.00	0.00
BLAINS FARM & FLEET	Unsecured	685.00	NA	NA	0.00	0.00
BUREAU VALLEY VET	Unsecured	165.00	NA	NA	0.00	0.00
FSB BLAZE	Unsecured	490.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	73.00	NA	NA	0.00	0.00
HELVEY & ASSOCIATES	Unsecured	240.00	NA	NA	0.00	0.00
CASEYS GENERAL STORE	Unsecured	63.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	463.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	873.00	NA	NA	0.00	0.00
SN SERVICING CORPORATION	Secured	40,000.00	37,356.86	37,356.86	2,976.34	0.00
SN SERVICING CORPORATION	Secured	0.00	0.00	0.00	0.00	0.00
T MOBILE	Unsecured	831.00	831.44	831.44	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$37,356.86	\$2,976.34	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$37,356.86	\$2,976.34	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,039.75	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,830.00</u>	
Disbursements to Creditors	<u>\$2,976.34</u>	
TOTAL DISBURSEMENTS :		<u>\$6,806.34</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.